

REMARKS

Applicant acknowledges the Examiner's request to determine presence of possible errors. No errors have been found.

The Office Action objects to the claims because of certain informalities. Claims 3 and 13 have been amended as per the Examiner's helpful suggestion. The objection to the claims is believed to be overcome.

The Office Action rejects claims 1, 9, 19, and 25 on the grounds of nonstatutory obviousness-type double patenting as being unpatentable over claims 1, 9, 15, and 22 of copending US patent application 10/677,037. Applicant presents a terminal disclaimer to waive any period of patent protection extending beyond the double patenting reference. The terminal disclaimer is believed to overcome the rejection.

The Office Action rejects claims 1-2, 9-12, 19-20, and 25-26 under 35 U.S.C. 102(b) as being anticipated by US patent 6327574 (Kramer). Applicant has amended claim 1 to recite a method of compiling real property information from a central database comprising the steps of providing a website, storing real property information from a portfolio of real properties on the central database, the real property information being organized into a plurality of records, including a general purpose record, infrastructure record, business record, accounting record, and maintenance record, to aid in retrieval of the real property information based on specific requests therefor, providing a set of real properties from the portfolio of real properties to be offered as collateral in a loan package, each real property within the set containing substantially similar types of real property information, providing access to

the real property information related to the set of real properties to a lender through the website, wherein the lender makes selections to view the real property information which is retrieved from the central database, and displaying the real property information as selected by the lender on the website.

The Kramer reference is notably different than the present invention. Kramer is directed to a system and method of creating and maintaining models of consumers based on data received from consumer transactions. The data is made available to run various modeling programs to predict consumer behavior. Applicant acknowledges that both systems (Kramer and the present invention) store data and then make use of that data. Yet, there remain significant differences between the prior art and the present invention.

First of all, Kramer does not address real property applications. Claim 1 expressly recites "storing real property information...," which has been defined to mean real property (land and structures) as well as information related to the real property, e.g. infrastructure data, business data, accounting data, and maintenance data. Kramer's system is directed toward consumer transactions and modeling, which is inherently a different type of data and must be processed in a different manner than real property. Applicant maintains that Kramer does not teach or suggest the collection and processing of real property information. There is no reason for Kramer to do so because the real property information has no relation to the consumer modeling system.

Next, the Kramer reference does not teach or suggest organizing the real property information into a plurality of records, including a general purpose record, infrastructure

record, business record, accounting record, and maintenance record, to aid in retrieval of real property information based on specific requests therefor. There is no set of data in the Kramer reference that has a general purpose record, infrastructure record, business record, accounting record, and maintenance record. Consequently, Kramer does not organize data to aid in retrieval of real property information based on specific requests therefor, as recited in claim 1.

The Kramer reference does not disclose the step of providing a set of real properties from the portfolio of real properties to be offered as collateral in a loan package. Each real property within the set contains substantially similar types of real property information. Applicant has found no organized sets of data within the Kramer reference that each contain similar information. Kramer does not attempt to segregate the data into sets of like data to be offered as collateral in a loan package. The system in Kramer has nothing to do with collateral for loan packages. There is simply no teaching in the Kramer reference to perform this step.

Finally, the Kramer reference does not provide access to the real property information related to the set of real properties to a lender through the website, wherein the lender makes selections to view the real property information which is retrieved from the central database. Again, Kramer has nothing to do with real property or lenders. Applicant maintains that Kramer does not make selections available to any lender to view real property information which is retrieved from the central database.

Accordingly, claim 1 is believed to patentably distinguish over the Kramer reference. Claims 2-8 are believed to be in

condition for allowance as each is dependent from an allowable base claim.

As for claim 9, the claim is amended to recite a method of using a central database to compile real property information comprising the steps of storing real property information from a portfolio of real properties on the central database, the real property information being organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor, providing a first set of real properties selected from the portfolio of real properties, each real property within the first set containing substantially similar types of real property information, providing access to the real property information related to the first set of real properties for a first user through a website, wherein the first user makes selections to view the real property information which is retrieved from the central database, and displaying the real property information as selected by the first user on the website.

As discussed above, Kramer does not address real property applications. Applicant maintains that Kramer does not teach or suggest the collection and processing of real property information.

The Kramer reference does not teach or suggest the step of storing real property information from a portfolio of real properties on the central database. The real property information is organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor. As discussed in the specification, in one embodiment, the plurality of records include a general purpose record, infrastructure record, business record, accounting

record, and maintenance record. Consequently, Kramer does not organize data to aid in retrieval of real property information based on specific requests therefor. Kramer has no such feature.

The Kramer reference does not disclose the step of providing a first set of real properties selected from the portfolio of real properties. Applicant has found no organized sets of data within the Kramer reference that each contain similar information, and certainly not real property information. Kramer does not attempt to segregate the data into sets of like data. There is simply no teaching in Kramer to perform this step.

Kramer does not provide access to the real property information related to the first set of real properties for a first user through a website, wherein the first user makes selections to view the real property information which is retrieved from the central database. Again, Kramer has nothing to do with real property. Applicant maintains that Kramer does not make selections available to any user to view real property information which is retrieved from the central database.

Accordingly, claim 9 is believed to patentably distinguish over the Kramer reference. Claims 10-18 are believed to be in condition for allowance as each is dependent from an allowable base claim.

As for claim 19, the claim is amended to recite a method of compiling real property information from a central database comprising the steps of providing a set of real properties selected from a portfolio of real properties, providing access to a website for a user, retrieving real property information related to the set of real properties from the central database in response to selections made by the user, the real property information being organized into a plurality of records to aid in

retrieval of the real property information based on specific requests therefor, and displaying the real property information retrieved from the central database on the website.

As discussed above, Kramer does not address real property applications. Applicant maintains that Kramer does not teach or suggest the collection and processing of real property information.

The Kramer reference does not teach or suggest the steps of providing a set of real properties selected from a portfolio of real properties and retrieving real property information related to the set of real properties from the central database in response to selections made by the user. Kramer does not attempt to segregate the data. The real property information is organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor. As discussed in the specification, in one embodiment, the plurality of records include a general purpose record, infrastructure record, business record, accounting record, and maintenance record. Kramer has no such feature.

Accordingly, claim 19 is believed to patentably distinguish over the Kramer reference. Claims 20-24 are believed to be in condition for allowance as each is dependent from an allowable base claim.

As for claim 25, the claim is amended to recite a computer system for managing real property comprising means for providing a set of real properties selected from a portfolio of real properties, means for providing access to a website for a user, means for retrieving real property information related to the set of real properties from the central database in response to selections made by the user, the real property information being

organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor, and means for displaying the real property information retrieved from the central database on the website.

As discussed above, Kramer does not address real property applications. Applicant maintains that Kramer does not teach or suggest the collection and processing of real property information.

The Kramer reference does not teach or suggest means for providing a set of real properties selected from a portfolio of real properties and means for retrieving real property information related to the set of real properties from the central database in response to selections made by the user. Kramer does not attempt to segregate the data. The real property information is organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor. As discussed in the specification, in one embodiment, the plurality of records include a general purpose record, infrastructure record, business record, accounting record, and maintenance record. Kramer has no such feature.

Accordingly, claim 25 is believed to patentably distinguish over the Kramer reference. Claim 26 is believed to be in condition for allowance as each is dependent from an allowable base claim.

The Office Action rejects claims 3 and 13 under 35 U.S.C. 103 as being unpatentable over Kramer in view of Roberts (US patent 4722055). The rejection to these dependent claims is considered moot in view of the amendments to the respective base claim.

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Applicant: Manoj Modi  
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The Office Action rejects claims 4-8, 14-18, and 21-24 under 35 U.S.C. 103 as being unpatentable over Kramer in view of Ford (US publication 2004/0133493). The rejection of these dependent claims is considered moot in view of the amendments to the respective base claim.

Applicant has added new claims 27-29 to further define the types of records containing the real property information.

Applicant believes that all information and requirements for the application have been provided to the USPTO. If there are matters that can be discussed by telephone to further the prosecution of the Application, Applicant(s) invite the Examiner to call the undersigned attorney at the Examiner's convenience.

The Commissioner is hereby authorized to charge any fees due with this Response to U.S. PTO Account No. 17-0055.

Respectfully submitted,  
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